

This Page Is Inserted by IFW Operations
and is not a part of the Official Record

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images may include (but are not limited to):

- BLACK BORDERS
- TEXT CUT OFF AT TOP, BOTTOM OR SIDES
- FADED TEXT
- ILLEGIBLE TEXT
- SKEWED/SLANTED IMAGES
- COLORED PHOTOS
- BLACK OR VERY BLACK AND WHITE DARK PHOTOS
- GRAY SCALE DOCUMENTS

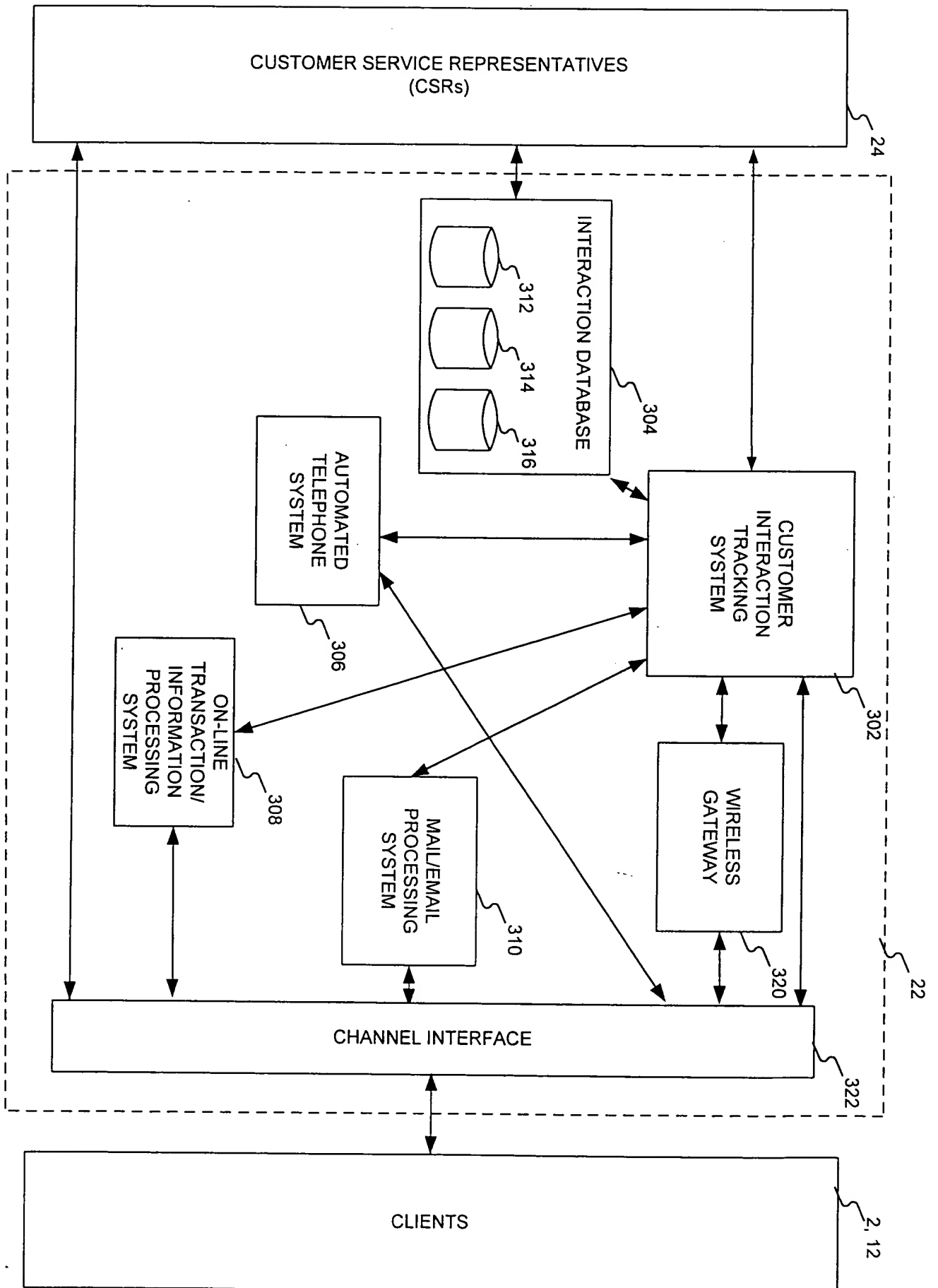
IMAGES ARE BEST AVAILABLE COPY.

**As rescanning documents *will not* correct images,
please do not report the images to the
Image Problem Mailbox.**

The diagram illustrates a computer system architecture. A central CPU (101) is connected to a MEMORY block (102). The MEMORY block contains a Program (132) and an Operating System (130). The CPU (101) is also connected to a vertical bus (113). This bus connects to several components: a Display Adaptor (106) which is connected to a Display (108); a User Interface Adaptor (110) which is connected to a Keyboard (112) and a Pointing Device (111); an I/O Adaptor (114) which is connected to Disk Storage (115); and a COMM Adaptor (120) which is connected to a network (34) and a communication line (32).

```
graph LR
    CPU[CPU 101] --- MEM[MEMORY 102]
    subgraph MEM [MEMORY 102]
        Program[Program 132]
        OS[Operating System 130]
    end
    CPU --- Bus[113]
    Bus --- DA[Display Adaptor 106]
    Bus --- UIA[User Interface Adaptor 110]
    Bus --- IOA[I/O Adaptor 114]
    Bus --- CA[COMM Adaptor 120]
    DA --- Display[Display 108]
    UIA --- Keyboard[Keyboard 112]
    UIA --- PD[Pointing Device 111]
    IOA --- DS[Disk Storage 115]
    CA --- Net[34]
    CA --- Line[32]
```

The diagram illustrates a computer system architecture. A central CPU (201) is connected to a MEMORY block (202). The MEMORY block contains an Interactive Interface Program (232) and an Operating System (230). The CPU (201) is also connected to a vertical bus (213). This bus connects to four adaptors: a Display Adaptor (206) connected to a Display (208); a User Interface Adaptor (210) connected to a Keyboard (212) and a Pointing Device (211); an I/O Adaptor (214) connected to Disk Storage (215); and a COMM Adaptor (220) connected to a communication line (132).



096033.08.0000
FIG. 4

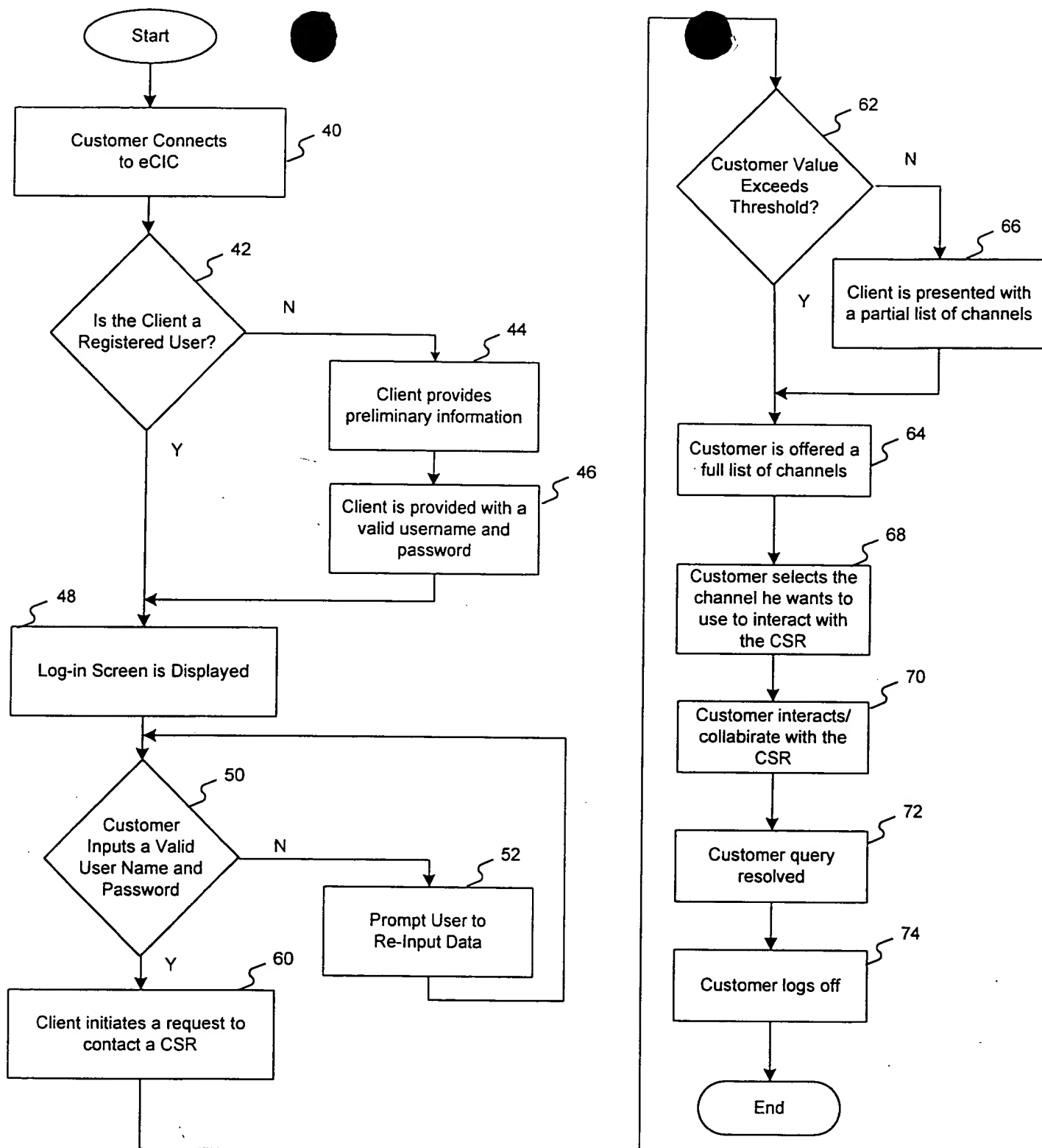


Fig. 5

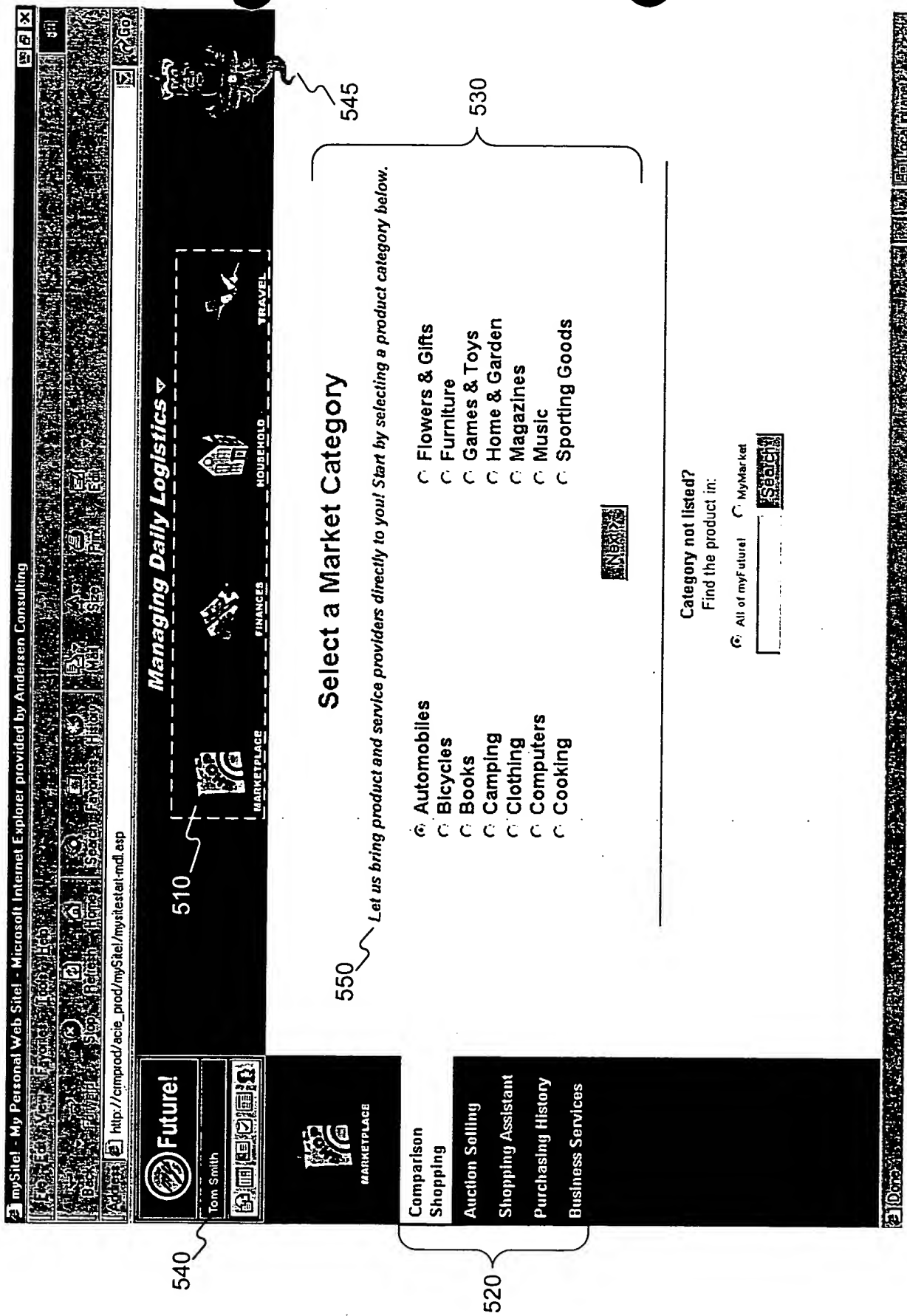


Fig. 8

[illegible]

Fig. 9

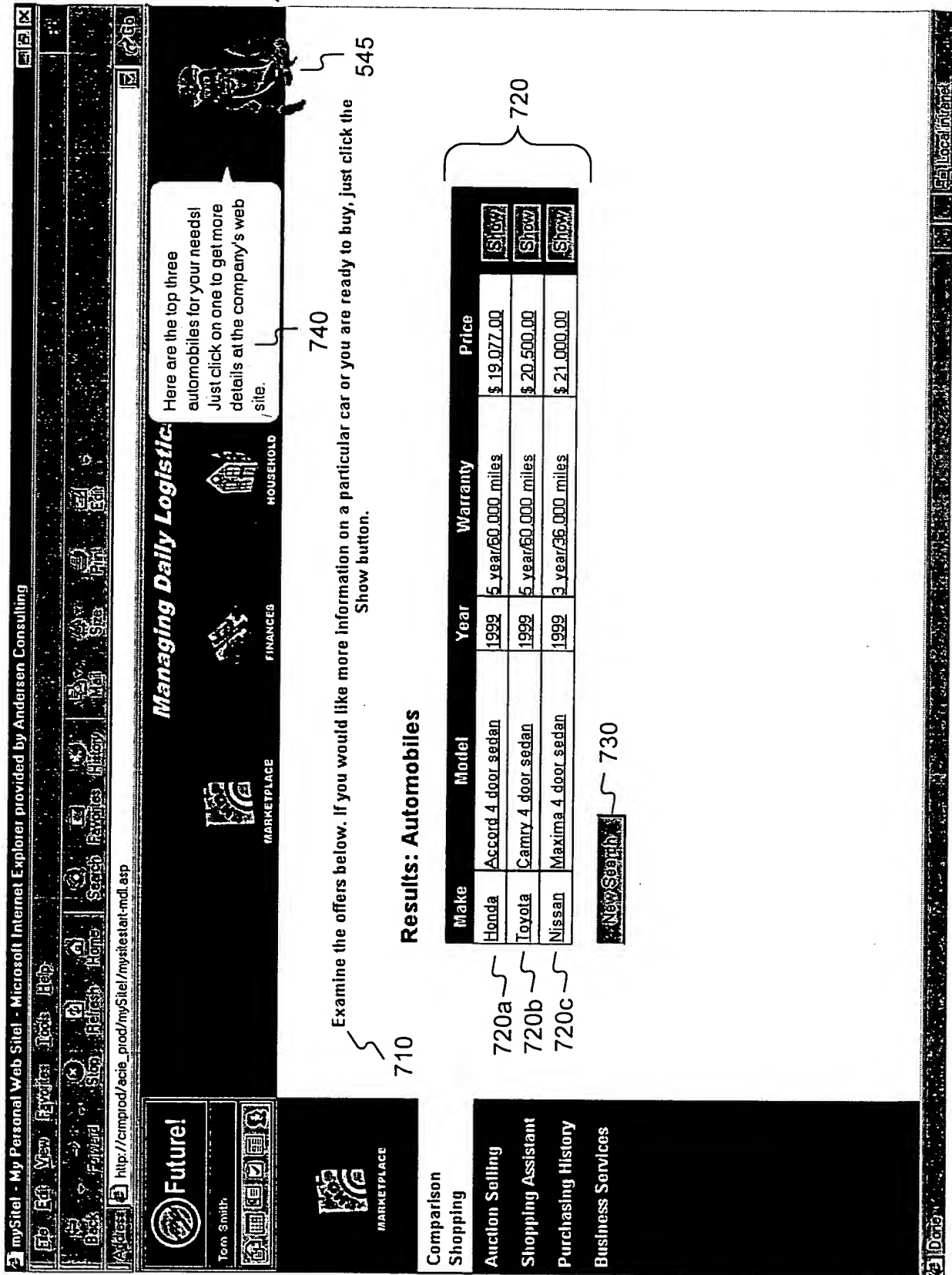


Fig. 10

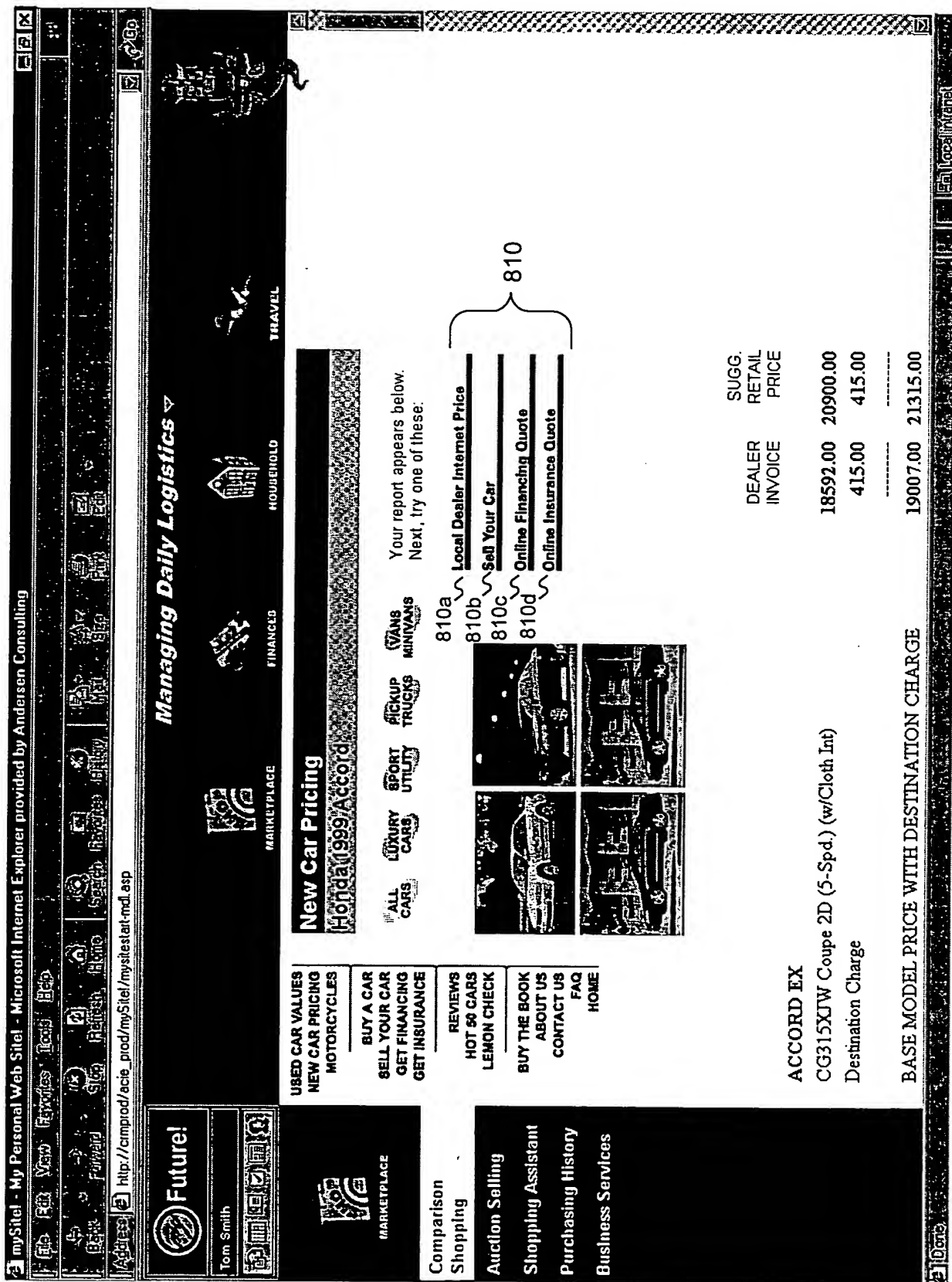


Fig. 11

Fig. 12

mySite! - My Personal Web Site! - Microsoft Internet Explorer provided by Andersen Consulting

Managing Daily Logistics

MARKETPLACE
 FINANCE
 HOUSEHOLD
 TRAVEL

future GROUP Home

- Register
- Statement
- Payables
- Pending
- Payees
- Pay Group
- Categories
- Transfers
- Reports

[Profs Help](#) | [Exit](#)

Auto Loan Application

SECURE - CONFIDENTIAL - NO OBLIGATION

Black indicates required information

Limited Credit or Credit Problems In the Past?

Check-out our Special Financing Programs!

1.Applicant Information

Name:	<input type="text" value="Tom Smith"/>	Address:	<input type="text" value="777 W 56th St"/>
City:	<input type="text" value="Allenwood"/>	State:	<input type="text" value="NJ"/>
Zip Code:	<input type="text" value="10016"/>	Email Address:	<input type="text" value="Tom@future.com"/>

Time at Residence:

(yrs) (mos)

Home Phone:

Residence Type:

Rent / Mortgage Payment:

Future!

Tom Smith

Comparison Shopping

Auction Selling

Shopping Assistant

Purchasing History

Business Services

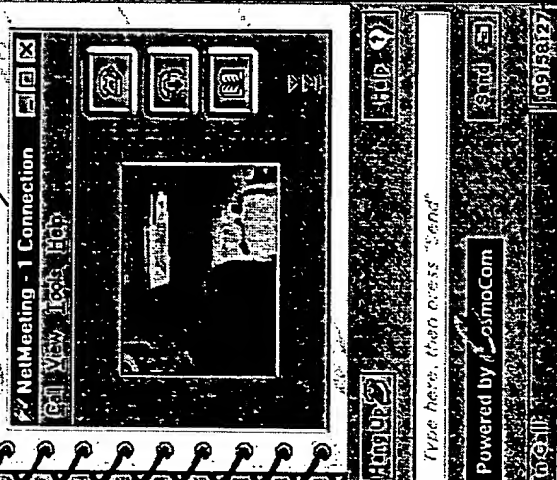
Fig. 13

21 Done

09:52 Thank you for calling. Please hold
until your call is answered.
09:52 Connected to the call center.

1110

1120



-1100

-1130

Fig. 15

Customer

Let me send you a web application for your insurance approval.

Tools

Agent

1220


ons and submit the application back for


Search Mailbox
 Push Page To Customer
 Select Page To Send To Customer



Customer

Tom Smith
1111 West 1st
Alamogordo, NM 88001

Account Status: Active

Value 

Model 

Products
Type  

3-4172

Offerings

- General Office
- Air Insurance
- Brokerage Services
- Clearing Accounts
- Deposit Accounts
- Home Office

Applicant

Name	Tom Smith	Address	777 W 56th St.
City	Allenwood	State	NJ
Zip	10016	Email	Tom@lulure.com
SSN	999-88-4444	Birthdate	12/31/1975

Application Type ☐ Individual ☐ Joint

Employer

Employer	Andersen Consulting	Phone	800-859-8232
Address	12345 7th Avenue	Occupation	Computer Programme
City/State/Zip	Florham Park NJ 10016	Monthly Gross Inc	\$4,000.00

Fig. 16

14:30 Thank you for calling. Please hold until
14:30 your call is answered.
14:30 Connected to the call center.

14:30 Connected to the call center.

Service URL received:

Rep http://crmprod/chordiant_prod/db/auto1

1310

Auto Insurance Application Form

Application Type: ☒ Individual ☐ Joint

Applicant!

Name Tom Smith

Address 777 W 58th St

City Allenwood

State NJ

Zip 10016

Email Tom@future.com

SSN 999-88-4444

Birthdate 12/31/1975

Employer

Employer Andersen Consulting

Phone 800-859-8232

Address 12345 7th Avenue

Occupation Computer Programmer

City/State/Zip Florham Park, NJ 10016

Monthly Gross Inc \$4,000.00

Time on Job 0 YR 5 MO

Other Inc.

Auto Information

Year	1997
------	------

Insurance Provider

Country Companies

Policy Coverage Limits

Type QUOTE

Fig. 17

000E90" E62B096D

Tom Smith - Microsoft Internet Explorer provided by Andersen Consulting

File Edit View Favorites Tools Help

14:30 Thank you for calling. Please hold until your call is answered.

14:30 Connected to the call center.

Service URL received:
Rep http://tempred/choriant.prod/db/auto

Service URL received:
Rep http://tempred/choriant.prod/db/auto

NetMeeting - 1 Connection

Ed Ver Tol

Hang Up

Type here, then press "Send"

Powered by CoxinoCom

Send

In Call

980196624

Auto Insurance Confirmation

Auto Information

Year 1997

Make Honda

Model Accord

Body COUPE

Policy Information

Bodily Injury 500

Property Damage 20

Medical Payments 1000

Uninsured Motorist 20/40

Underinsured Motorist 20/40

Uninsured Property Damage 500

Annual Amt \$1,754.14

Discount 15.0%

Discount Amt \$228.80

Discounted Annual Amt \$1,525.34

Accept Email Return to Application

1510 1520 1530 1500

Details

Details

Fig. 19

1. The first step in the process of creating a new product is to identify a market need. This involves conducting market research to understand the preferences and behaviors of potential customers. Once a need is identified, the next step is to develop a concept that addresses this need. This concept should be innovative, feasible, and profitable. The third step is to create a prototype of the product. This allows the team to test the concept and make necessary adjustments. The fourth step is to conduct a pilot test, where the product is introduced to a small group of customers to gather feedback. Finally, the product is launched into the market, and the team monitors its performance and makes further adjustments as needed.

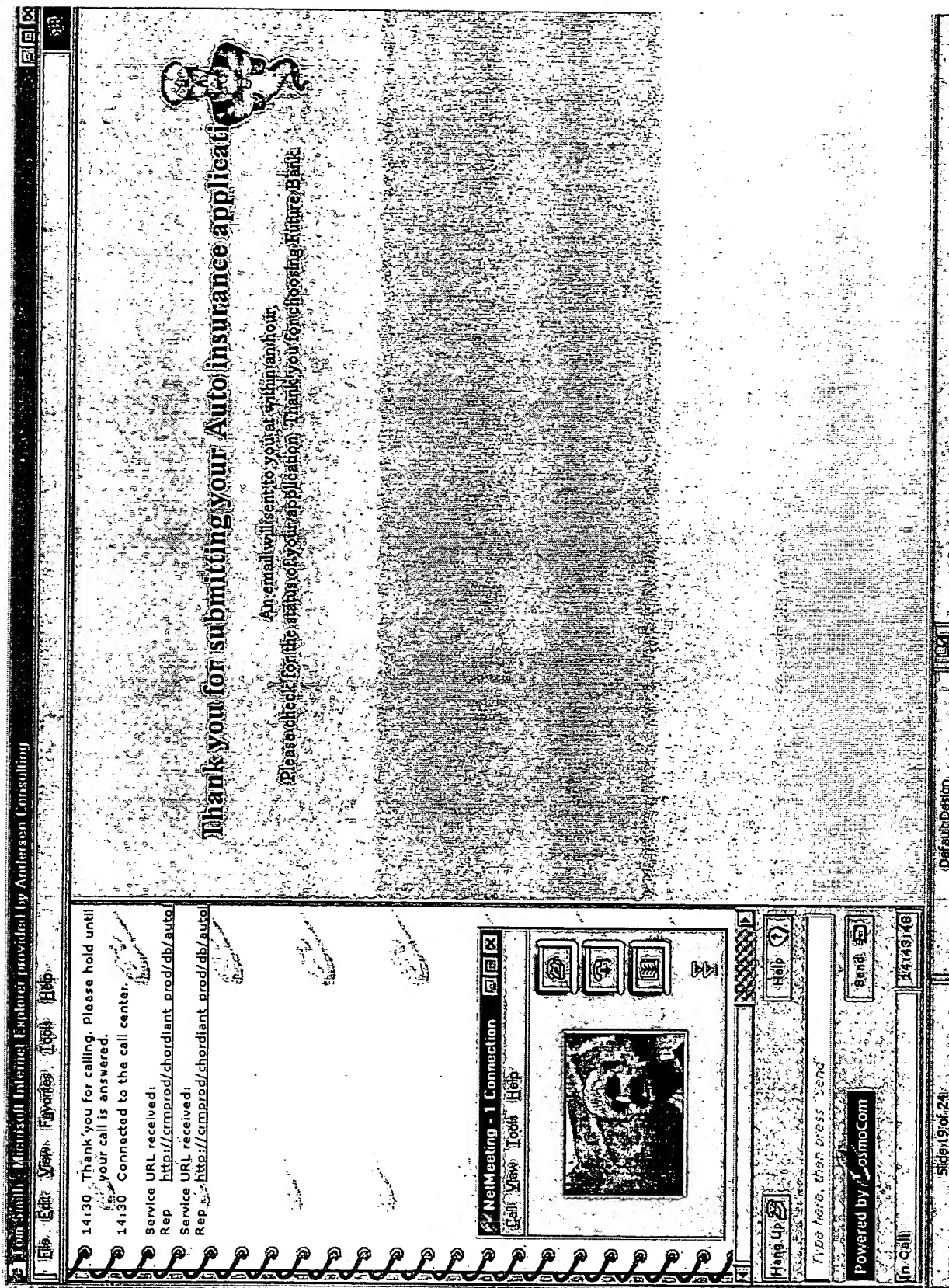


Fig. 21


future GROUP


Hello Mr. Jones. This is Jay Adams from Future Group. In looking at your loan application, how may I assist you?



Customer



Robert Jones
1201 Willowbrook Dr.
Brooklyn, NY 10011

Account Status: Active

Value: 

Mood: 

Products:  

MO:  

Offerings

- ☐ Entire Credit
- ☐ Auto Insurance
- ☐ Brokerage Services
- ☐ Credit Accounts
- ☐ Debit Accounts
- ☐ Home Ownership
- ☐ Account Activity

Customer

Tools

Agent

[illegible]

Fig. 22